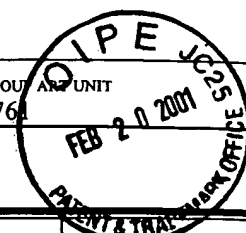


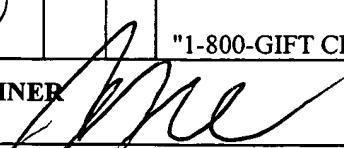
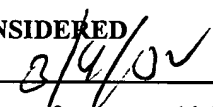
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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				APPLICANT Gillin, Korfman and Raden			
				FILING DATE November 9, 1998		GROUP AND UNIT 276	



U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
CA	4,305,059	12/08/81	Benton			01/03/80	
CA	4,960,981	10/02/90	Benton et al.			01/17/89	
CA	4,977,595	12/11/90	Ohta et al.			03/28/90	
CA	5,373,558	12/13/94	Chaum			05/25/93	
CA	5,453,601	09/26/95	Rosen			11/15/91	
CA	5,557,518	09/17/96	Rosen			04/28/94	
CA	5,642,419	06/24/97	Rosen			12/19/95	
CA	5,663,547	12/02/97	Ziarno			07/24/95	
CA	5,729,594	03/17/98	Klingman			06/07/96	
CA	5,750,972	05/12/98	Botvin			09/06/96	

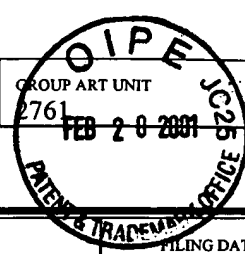
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						YES	NO

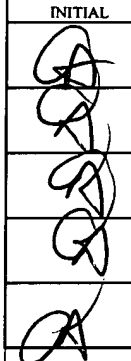
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)			
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	
CA			Saul Hansell, (11/4/98) "Got a Dime? Citibank and Chase End Test of Electronic Cash", The New York Times, Business day - C1
CA			"1-800-GIFT CERTIFICATE"; www.800giftcertificate.com

EXAMINER 	DATE CONSIDERED 
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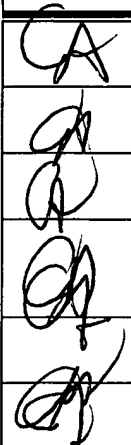
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

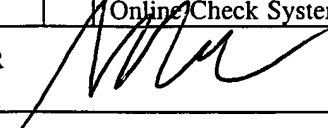
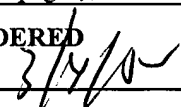
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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				APPLICANT Gillin, Korfman and Raden			
				FILING DATE November 9, 1998		GROUP ART UNIT 2761	



U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	5,757,917	05/26/98	Rose et al.			11/01/95	
	5,768,385	06/16/98	Simon			08/29/95	
	5,796,841	08/18/98	Cordery et al.			08/21/95	
	5,815,577	09/29/98	Clark			03/24/97	
	5,815,657	9/29/98	Williams et al.			04/26/96	

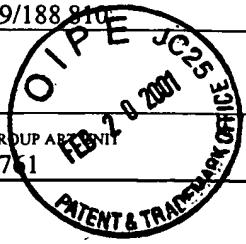
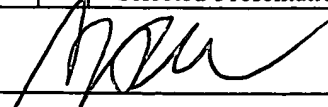
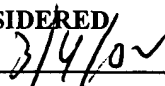
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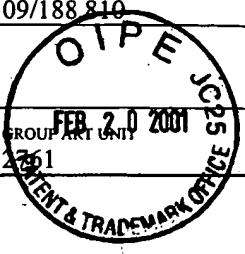
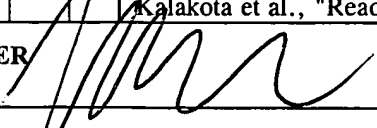
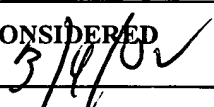
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)		
		"Gift Certificates" (5pages), www.catalogsite.com
		Card Express, Inc "The Future of Gifts and Incentives" (11 pages), www.cardex.com
		"NetFare" (4 pages), www.netfare.com
		CardTrak Online "Blockbuster Develops Electronic GiftCard For Video, Music Discovery Zone", 1/15/96 (2 pages), www.ramresearch.com
		American Express Incentive Services (5 pages), www.aeis.com
		OnlineCheck Systems, "The Check's In The Net" (3 pages), www.onlinecheck.com

EXAMINER 	DATE CONSIDERED 
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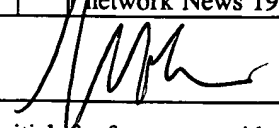
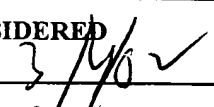
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 3606-4000		SERIAL NO. 09/188 810	
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				APPLICANT Gillin, Korfman and Raden			
				FILING DATE November 9, 1998			
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
							YES NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)							
CA				George C.C. Chen "Electronic Commerce on The Internet: Legal Developments in Taiwan" (32 pages), Science and technology Law Center, http://stlc.iii.org.tw			
CA				David Chaum, "Online Cash Checks" (5 pages), Centre for Mathematics and Computer Science http://ganges.cs.tcd.ie			
CA				David Chaum, "Prepaid Smart Card Techniques: A Brief Introduction and Comparison", (4 pages) http://ganges.cs.tcd.ie			
CA				Philip Holmes, "Gift Certificates For Premiums/Incentives #3060 (10 pages), Sales Marketing Network, www.info-now.com			
CA				College Enterprises, Inc. "Special Teams" (2 pages), www.college-enterprises.com			
CA				e-gold, "Questions and Answers" (11 pages), www.e-gold.com			
CA				Electronic Cash (1 page), Sandia National Laboratories www.cs.sandia.gov			
CA				"Investigate the Professional Issues Raised by Current Business Interest in Exploiting the Internet and the WWW for Electronic Commerce." (6 pages), www.csc.liv.ac.uk			
CA				"Selected Presentations and Publications" (3 pages), www.ccs.neu.edu			
EXAMINER				DATE CONSIDERED			
							
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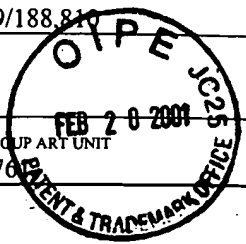
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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)					APPLICANT Gillin, Korfman and Raden			
					FILING DATE November 9, 1998			
U.S. PATENT DOCUMENTS								
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Papers, Etc.)</i>								
C				Peirce et al., "Scaleable, Secure Cash payment for WWW Resources with the PayMe Protocol Set" (15 pages), http://ganges.cs.tcd.ie				
G				Peirce et al., "Network Payment Mechanisms and Digital Cash: Electronic Payment Systems" (10 pages), http://ganges.cs.tcd.ie				
G				Networks and Telecommunications Research Group (4 pages), http://ntrg.cs.tcd.ie				
G				"A Quick Overview of E-Money, Plus Selected Links" (10 pages), Abracadabra, www.dabra.demon.co.uk				
G				Dr. Phillip M. Hallam-Baker, "Electronic Payment Schemes" (4 pages), www.w3.org				
G				BarclayCoin, "Questions and Answers, Wallet" (2 pages), www.barclaycoin.co.uk				
G				Andreas Crede, "Electronic Commerce and the Banking Industry: The Requirement and Opportunities for New Payment Systems Using the Internet" (19 pages), Science Policy Research Unit University of Sussex, www.ascusc.org				
G				Kalakota et al., "Readings in Electronic Commerce" (3 pages), http://ei.cs.vt.edu				
EXAMINER				DATE CONSIDERED				
								
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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)					APPLICANT Gillin, Korfman and Raden			
					FILING DATE November 9, 1998		GROSS PART COST 27	
U.S. PATENT DOCUMENTS								
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)								
CA				Lynch et al. "Digital Money" Chapter 2: Dramatis Personae (2 pages), www.oit.iusb.edu				
A				Verdonk, Otten, Dik & Wiegerinck "Gepubliceerde Artikelen, Internet Payment Systems: An overview" (10 pages), www.vodw.nl/kennis/artikelen/art47.htm				
D				Philip Holmes "Debit Cards #3040 New Form of Incentive Explained" (4 pages), Sales Marketing Network, www.info-now.com				
A				"Electronic Commerce of Component Information (ECCI) Program, White Paper" (5pages), www.sandia.gov				
A				"Electronic Commerce Subject Notes Second Semester, 1997" (17 pages), Department of Information Systems, The University of Melbourne, www.dis.unimelb.edu				
A				"Survey; Electronic Commerce Cash Poor" (3 pages), The Economist 1997				
A				"CyberCash and Barclays Bank Announce BarclayCoin Service" (2 pages), PRNewswire 1997				
A				EFT's Final Frontier: Payments Over The Internet Bank Network News" (2 pages), Bank network News 1995				
EXAMINER				DATE CONSIDERED				
								
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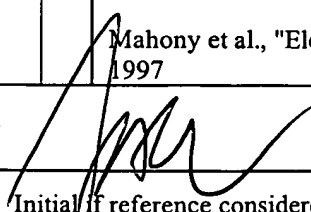
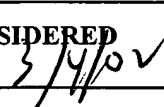
M&F REV. 06/29/95

FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 3606-4000		SERIAL NO. 09/188,841	
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				APPLICANT Gillin, Korfman and Raden			
				FILING DATE November 9, 1998		GROUP ART UNIT 276	



U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	

FOREIGN PATENT DOCUMENTS							
DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION		
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)							
GA			"Unisource In Agreement with Belgium's Banksys on Electronic Payment Systems" (1 page) AFX-Europe 1997				
GA			"Groups SET On Securing Internet Sales" Debit Card News 1998				
GA			Rogier Van Bakel, "The Check is in the E-Mail -Digital Cash is Coming Faster Than You Think" (4 pages), NetGuide 1996				
GA			Stefan Brands, "Electronic Cash on the Internet" (21 pages), Centrum voor Wiskunde en Informatica Kruislaan 413, NL-1098 SJ Amsterdam				
GA			Kristol et al., "Anonymous Internet Mercantile Protocol" (16 pages), AT&T Bell Laboratories 1994				
GA			Andre Furche and Graham Wrightson, "Computer Money: A Systematic Overview of Electronic Payment Systems" (pp. 25-33, 45-63), dpunkt - Verlag für Digitale Technologie 1996				
GA			Mahony et al., "Electronic Payment Systems" (pp. 65-71, 146-182, 191-238), Artech House, Inc. 1997				
EXAMINER			DATE CONSIDERED				
							

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